National Bureau of Economic Research — MORTGAGE LOAN EXPERIENCE CARD (HOLC) — Financial Research Program

1. Loan no. 28F496 2. County 002

3. Place West Lodge 4. Yr. bought 29

5. Cost $ 80 Sub. imp. $ 4

6. Owner's est. cur. value . . $ 84

7.

	1st - Mortgage	2nd
Date made		
Orig. amt.	$	$
Int. rate		
Date due		
Prin. unpd.	$	$
Lender		
Int. unpd.	$	$
Total due	$ 50	$ 10

8. Total due other notes . . $

9. Taxes due: $ No. of yrs.

10. Borrower's age 38

11. No. of dependents 3

12. Family income per mo. $ 16

13. District:
Residential (✓) Other ( )
Transition: Yes ( ) No (✓)
Trend: Static ( ) Up ( ) Down ( ) N/A

14. Age of house 7

15. Native white (✓) Foreign white ( )
Oriental ( ) Negro ( )

16. Justified land value . . .$ 14

17. No. of families provided for 1

18. No. of rooms 6 No. of baths 1

19. Heat: Central ✓ Noncentral

20. Repro. cost $ 54 Dep. $ 3

21. Tot. fair normal mo. rent $ 60

22. Capitalized rental value $ 73

23. Present market price . . .$ 65

24. Dep. value land & imp. . .$ 65

25. HOLC formula valuation . .$ 68

26. Final HOLC review appraisal 68

27. HOLC payments:
To mortgagees 1st $ 48
Other $ 0
Taxes . . . . . $ 51
Cost included in loan $ 6
Reconditioning . . . . . $ 0
Total loan . . . . . $ 54

28. Loan extended: Yes (✓) No ( )

29. Active (bal.) . . NO. $

30. Paid off (date) 47

31. Foreclosed:
Year Amount due $

32. Foreclosure reason

Months delinquent

Reconditioning expense $

Profit or loss at date of sale . . . . . .$

Sale price . . . . . .$

Total profit or loss . . .$

Date of sale

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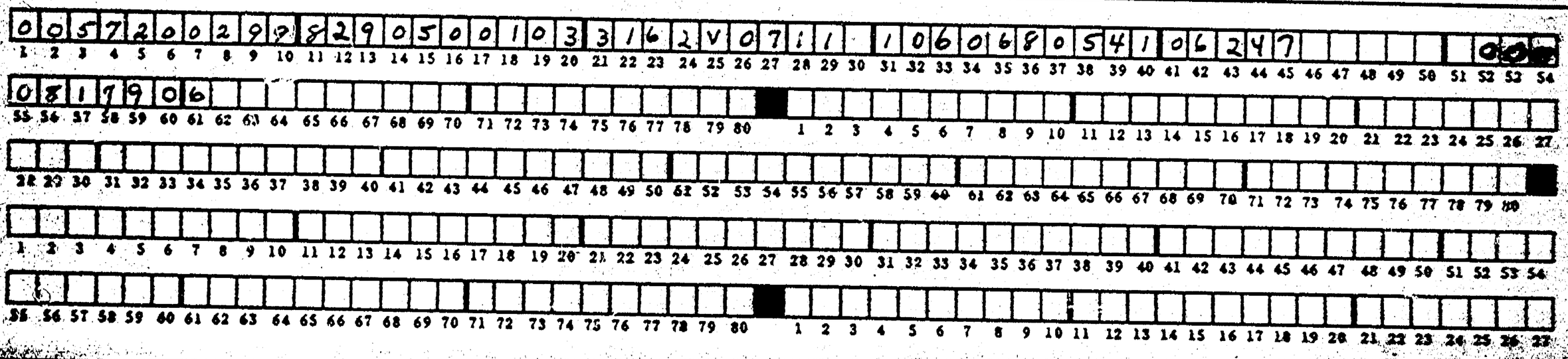
1	84	21	
2	0	22	
3	0	23	
4	81	24	
5	79	25	
6	6	26	
7		27	
8		28	
9		29	
10		30	
11		31	
12		32	
13		33	
14		34	
15		35	
16		36	
17		37	
18		38	
19		39	
20		40	

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